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graph TD; S(A) --> S(B); S(B) --> S(C); S(C) --> S(D); S(D) --> S(E);
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The flowchart illustrates the authentication process for a certificate-based payment system, consisting of five sequential steps:

- S(A)** Customer obtains Certificate from Service Provider (SP)
- S(B)** Customer uses Certificate to validate purchase at terminal (PC, PDA, telephone, POS, wireless)
- S(C)** Certificate information sent to SP via network (Internet, wireless, telephone, LAN, WAN) for authentication. Merchant information already added at terminal
- S(D)** SP sends message to merchant specifying result of authentication/authorization
- S(E)** Merchant releases product/service to customer

Fig. 1

20
(electronic chip)

10 (smart card)

15
(optical
memory)

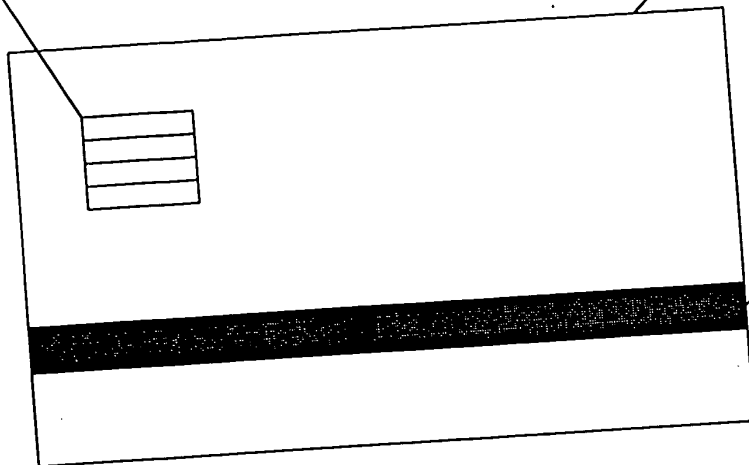


Fig. 2a

17
(magnetic
memory)

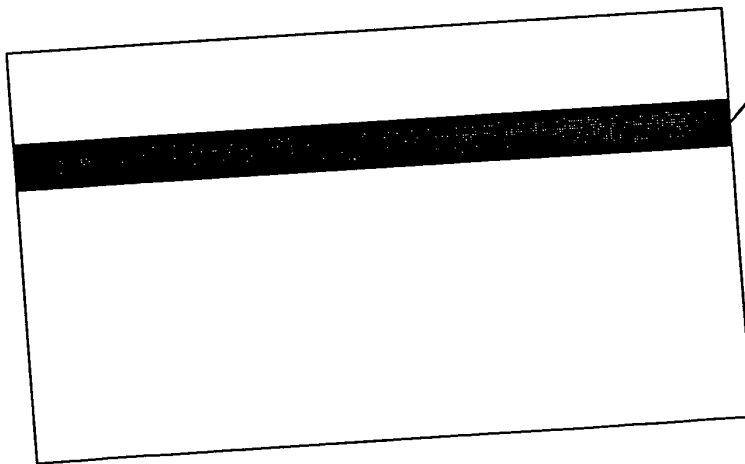


Fig. 2b

006090-20688560

006090" 20688560

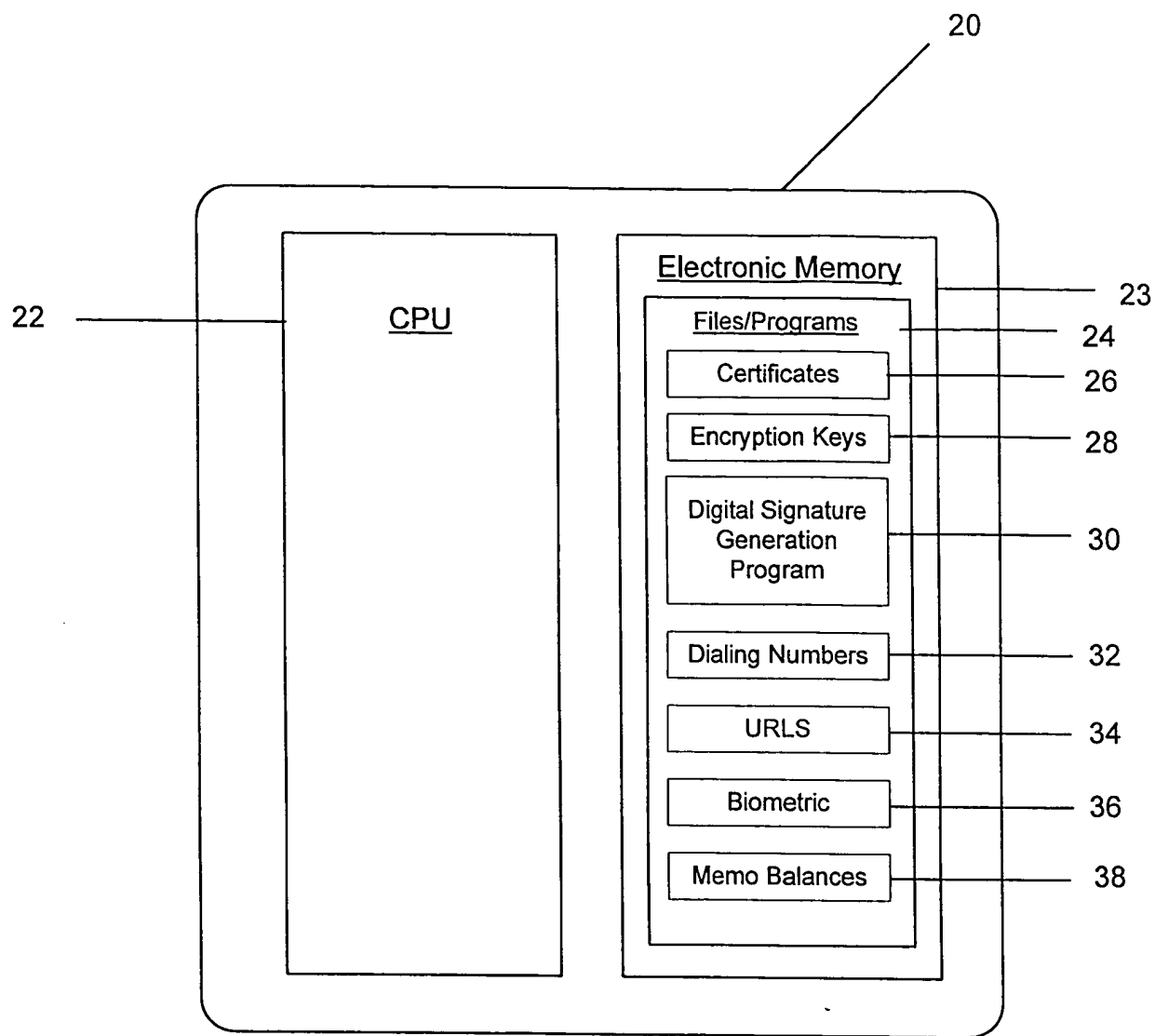


Fig. 3

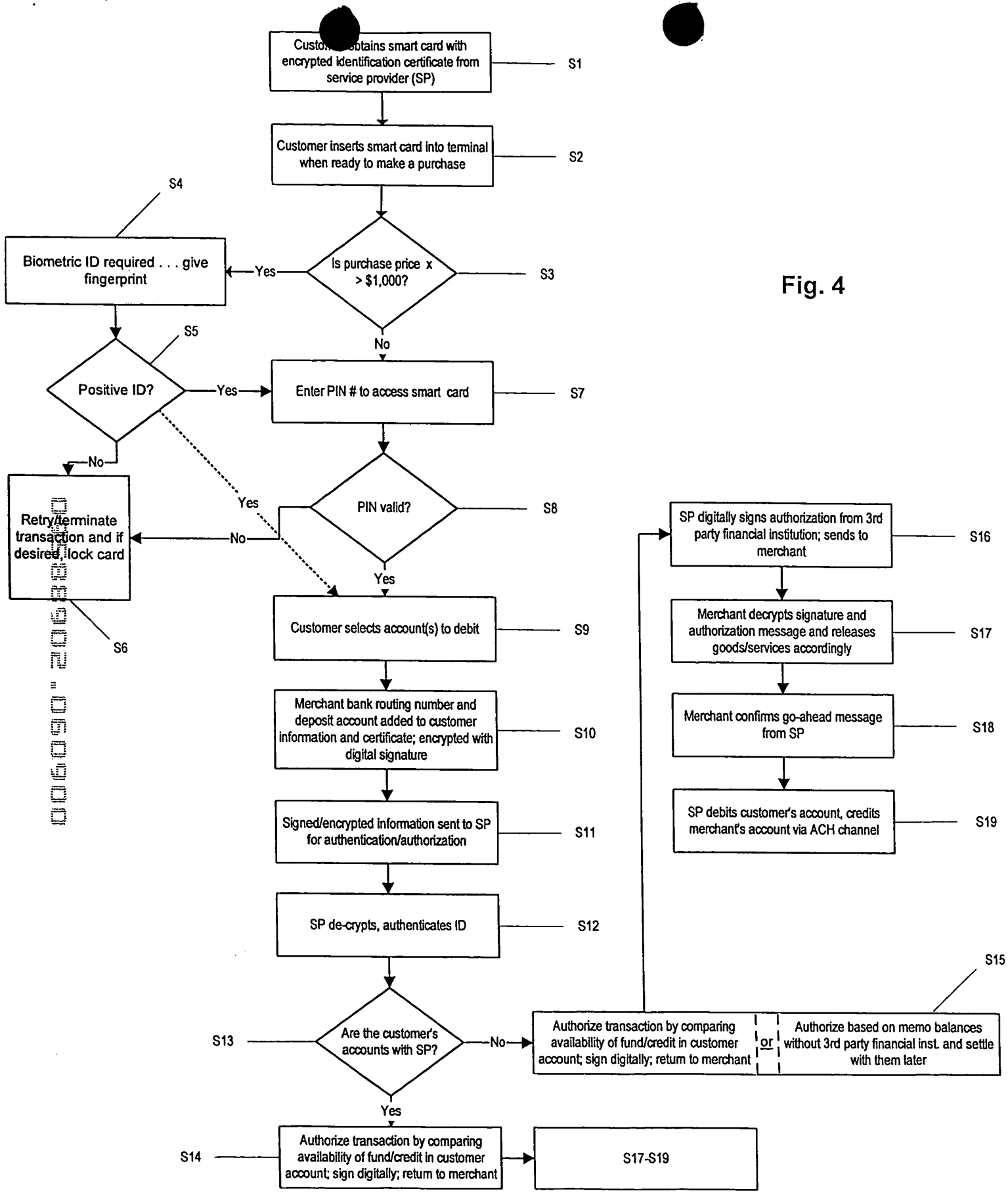


Fig. 4

006090" 20688560

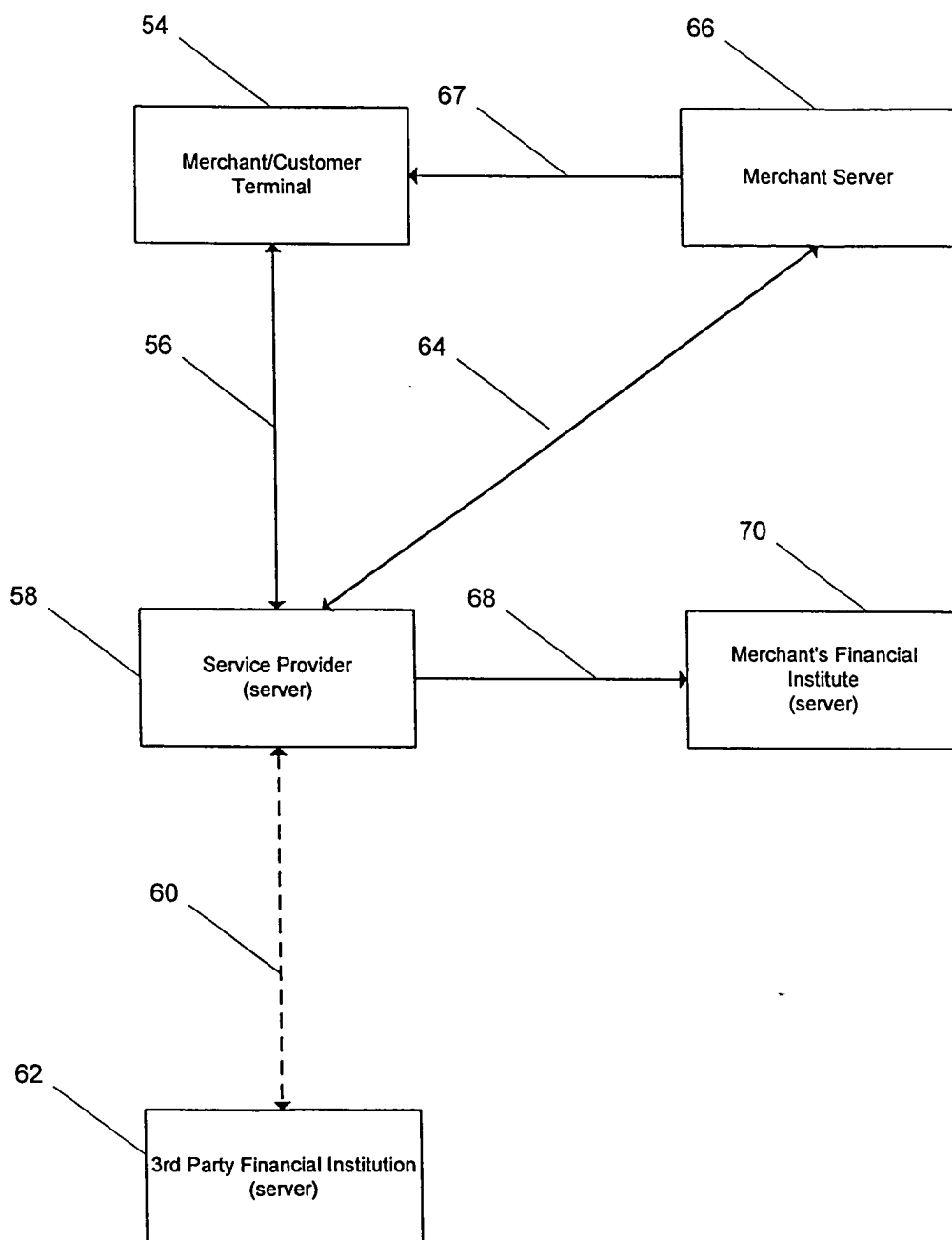


Fig. 5

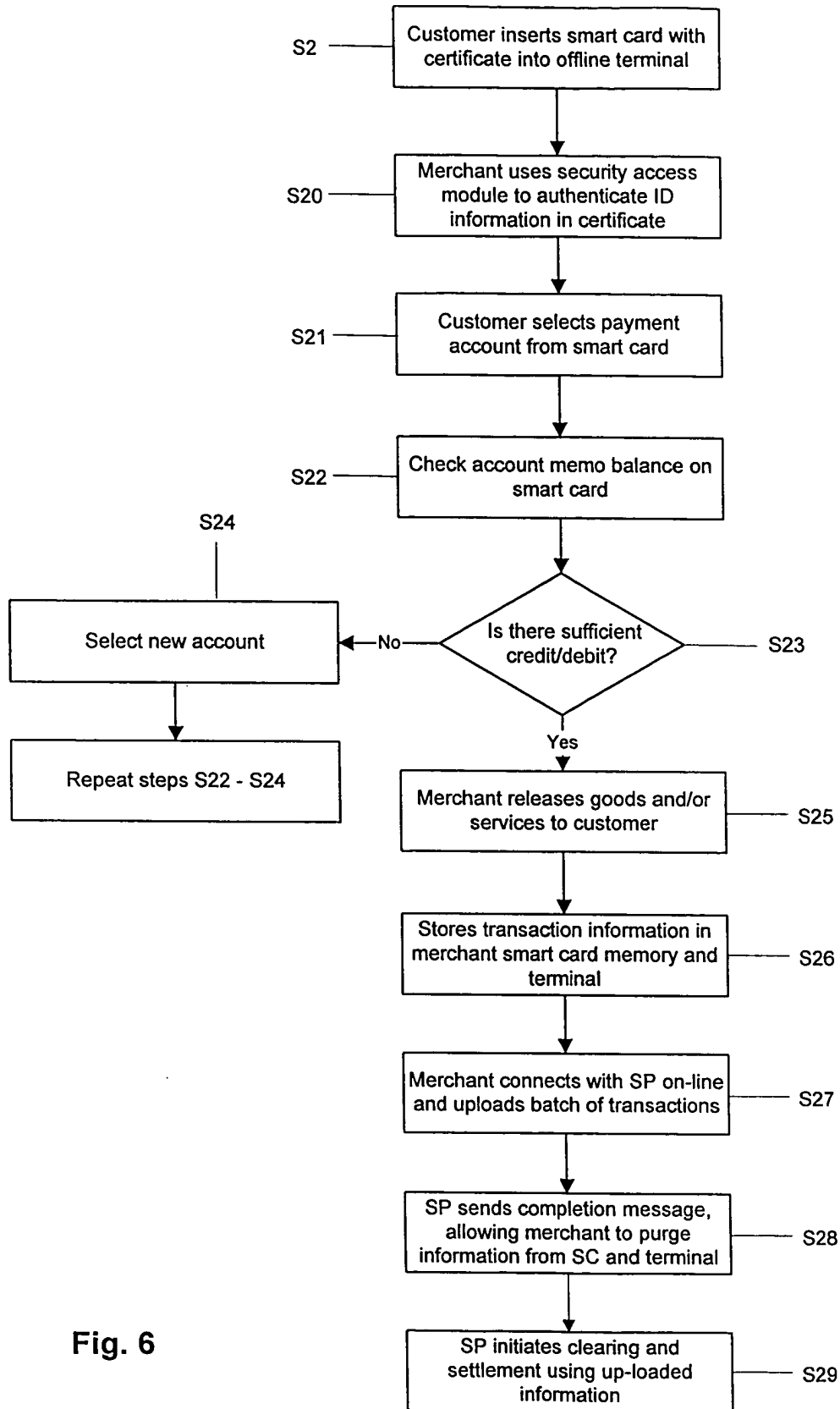


Fig. 6

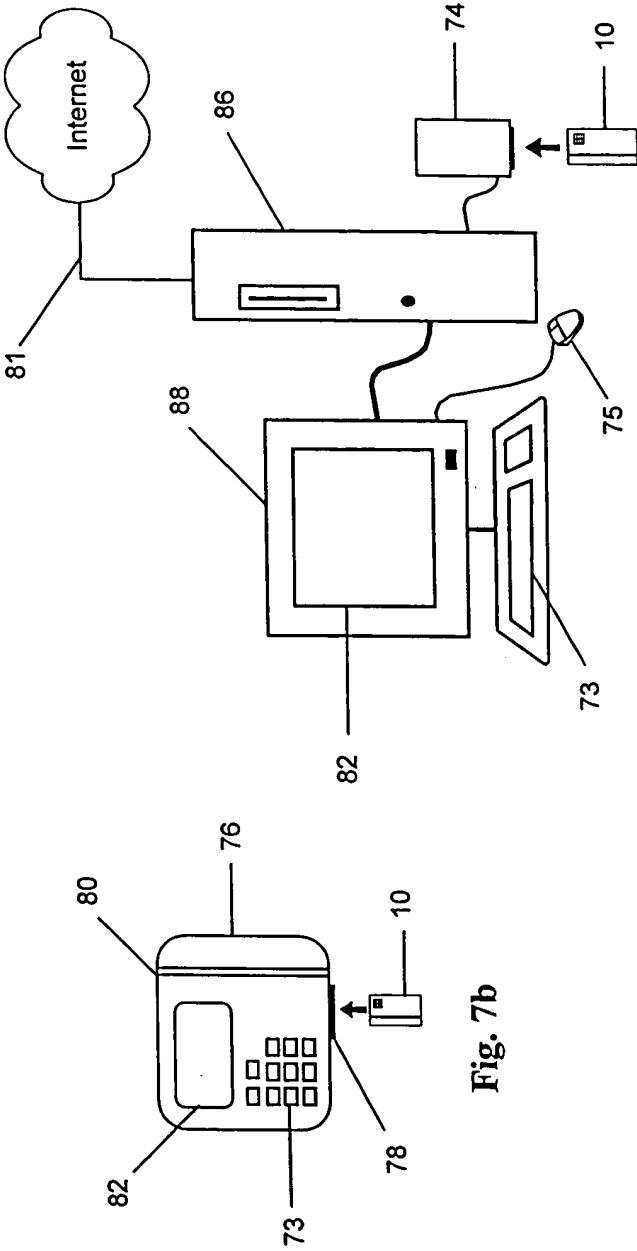


Fig. 7a

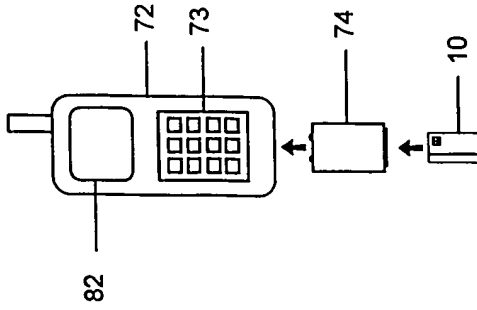


Fig. 7b

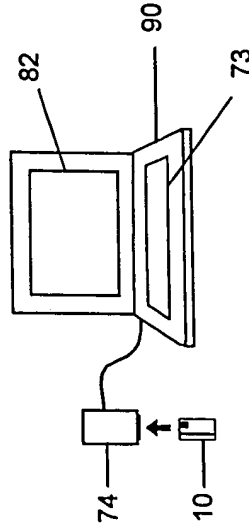


Fig. 7c

Fig. 7d

